

Information to identify the case:

Debtor 1	Amanda K. Hewitt-Shiley	Social Security number or ITIN xxx-xx-7285
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-33270-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Amanda K. Hewitt-Shiley

2/23/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Amanda K. Hewitt-Shiley
Debtor

Case No. 17-33270-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 32

Date Rcvd: Feb 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 25, 2018.

db +Amanda K. Hewitt-Shiley, 1765 Mays Landing Rd., Egg Harbor Township, NJ 08234-8508
517181883 +Absecon Emergency Services, c/o Quality Asset Recovery, 7 Foster Avenue, Suite 101,
Gibbsboro, NJ 08026-1191
517181884 +Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517181887 +Cardiovascular Associates Of Del Val, 120 White Horse Pike, Suite 112,
Haddon Heights, NJ 08035-1994
517181889 +Credit Control, LLC, PO Box 546, Hazelwood, MO 63042-0546
517181891 +Diagnostic Pathology Consultants, c/o Rickart Collection Systems, Inc.,
575 Milltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
517181892 +Edward M. Klein, MD, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120,
Lancaster, PA 17601-4890
517181893 +Emergency Phys. Assoc. of SJ, c/o Account Resolution Services,
1643 N. Harrison Pkwy, Bldg H, Suite 10, Fort Lauderdale, FL 33323-2857
517181895 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster, Garbus And Garbus, Attn: Glen S. Garbus, Esq.,
60 Vanderbilt Motor Parkway, Commack, NY 11725)
517181894 +Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
517181896 +Judgment Recovery Specialists, 290 Main Street, Suite O, Madison, NJ 07940-2347
517181897 +Kennedy Health System, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
517181899 +Lending Club Corporation, 21 Stevenson, Suite 300, San Francisco, CA 94105-2706
517181901 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
517181900 +Maple Shade First Aid Squad, c/o Commercial Acceptance, 2 W. Main Street,
Shiremanstown, PA 17011-6326
517181905 +Progressive Insurance, 6300 Wilson Mill Rd, Mayfield, Village, OH 44143-2182
517181906 +Ragan and Ragan, 3100 Route 138 West, Brinley Plaza, Building One, Belmar, NJ 07719-9020
517181907 +Remex, 307 Wall Street, Princeton, NJ 08540-1515
517181909 +South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
517181910 +United Collection Bureau, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Feb 23 2018 23:38:00 Brian Thomas, Brian Thomas, Esq,
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 24 2018 00:00:42 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 24 2018 00:00:38 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
517181885 +EDI: DCI.COM Feb 23 2018 23:38:00 AT&T, c/o Diversified Consultants, Inc.,
10550 Deerwood Park Blvd, Jacksonville, FL 32256-2805
517181886 EDI: BANKAMER.COM Feb 23 2018 23:38:00 Bank of America, P.O. Box 982238,
El Paso, TX 79988-2235
517181888 +EDI: CHASE.COM Feb 23 2018 23:38:00 Chase Bank, P.O. Box 15298,
Wilmington, DE 19850-5298
517181890 +E-mail/Text: kzoepf@credit-control.com Feb 24 2018 00:00:43 Credit Control, LLC,
5757 Phantom Drive, Suite 330, Hazelwood, MO 63042-2429
517181898 +EDI: CBSKOHLS.COM Feb 23 2018 23:38:00 Kohls Department Store, PO Box 3115,
Milwaukee, WI 53201-3115
517181902 +EDI: NAVIENTFKASMSERV.COM Feb 23 2018 23:38:00 Navient, PO Box 9635,
Wilkes Barre, PA 18773-9635
517181904 EDI: PRA.COM Feb 23 2018 23:38:00 Portfolio Recovery Associates, 120 corporate Blvd,
Norfolk, VA 23502
517181903 E-mail/Text: bkrnotice@prgmail.com Feb 24 2018 00:00:38 Paragon Revenue Group,
216 Le Phillip Ct., Concord, NC 28025-2954
517181908 E-mail/Text: bkrnotice@prgmail.com Feb 24 2018 00:00:38 Shore Medical Center,
c/o Paragon Revenue Group, 216 Le Phillip Ct., Concord, NC 28025-2954

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

District/off: 0312-1

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2018 at the address(es) listed below:

Brian Thomas brian@briantomaslaw.com, bthomas@ecf.epiqsystems.com
Brian C. Nicholas on behalf of Creditor PROF-2013-M4 Legal Title Trust II, by U.S. Bank
National Association, as Legal Title Trustee bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Jill T. Bryan on behalf of Debtor Amanda K. Hewitt-Shiley jtb.assistant1@verizon.net
Rebecca Ann Solarz on behalf of Creditor PROF-2013-M4 Legal Title Trust II, by U.S. Bank
National Association, as Legal Title Trustee rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5